

Information to identify the case:

Debtor 1	<u>Andrew D. Harrison</u>	Social Security number or ITIN	xxx-xx-8076
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Nina R. Dibiase Harrison</u>	Social Security number or ITIN	xxx-xx-4105
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22962-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andrew D. Harrison

Nina R. Dibiase Harrison

11/7/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Andrew D. Harrison
 Nina R. Dibiase Harrison
 Debtors

Case No. 18-22962-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Nov 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2018.

db/jdb +Andrew D. Harrison, Nina R. Dibiase Harrison, 633 Marshall Avenue,
 Pittsburgh, PA 15214-3017
 14887139 Chase, Cardmember Services, PO Box 6294, Carol Stream, IL 60197-6294
 14887140 ECSI, PO Box 1238, Wexford, PA 15090-1238
 14887143 Great Lakes, 2401 International Lane, Madison, WI 53704-3192
 14887147 OLSA, PO Box 18475, Monterey, LA 71354-0475
 14887148 +Penny Mac, 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361-3027

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Nov 08 2018 07:08:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 08 2018 02:20:11 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: kbarkley@bernsteinlaw.com Nov 08 2018 02:21:03 Duquesne Light Company,
 c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14887137 EDI: BANKAMER.COM Nov 08 2018 07:08:00 Bank of America, PO Box 982234,
 El Paso, TX 79998-2234
 14887138 EDI: WFNNB.COM Nov 08 2018 07:08:00 Buckle, c/o Comenity Bank, PO Box 182273,
 Columbus, OH 43218-2273
 14887141 EDI: FORD.COM Nov 08 2018 07:08:00 Ford Motor Credit, PO Box 220564,
 Pittsburgh, PA 15257-2564
 14887142 EDI: RMSC.COM Nov 08 2018 07:08:00 Gap Visa, c/o Synchrony Bank, PO Box 960017,
 Orlando, FL 32896-0017
 14887144 EDI: CBSKOHLS.COM Nov 08 2018 07:08:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 14887145 EDI: RMSC.COM Nov 08 2018 07:08:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
 14887146 EDI: NAVIENTFKASMSERV.COM Nov 08 2018 07:08:00 Navient, PO Box 9533,
 Wilkes Barre, PA 18773-9533
 14887900 +EDI: PRA.COM Nov 08 2018 07:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14931952 EDI: BECKLEE.COM Nov 08 2018 07:08:00 State Farm Bank, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14887149 +EDI: STFMFC.COM Nov 08 2018 07:08:00 State Farm Bank, P.O. Box 23025,
 Columbus, GA 31902-3025
 14887150 +EDI: RMSC.COM Nov 08 2018 07:08:00 Toys R Us, PO Box 530939, Atlanta, GA 30353-0939
 14887151 EDI: WFNNB.COM Nov 08 2018 07:08:00 Victoria's secret, c/o Comenity Bank, PO Box 182273,
 Columbus, OH 43218-2273
 14887152 EDI: WFFC.COM Nov 08 2018 07:08:00 Wells Fargo Auto Finance, PO Box 168048,
 Irving, TX 75016-8048

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ford Motor Credit Company LLC
 cr PENNYMAC LOAN SERVICES, LLC
 aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 cr* State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Nov 07, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2018 at the address(es) listed below:

Brian Thomas Langford on behalf of Creditor Ford Motor Credit Company LLC PitEcf@weltman.com,
PitEcf@weltman.com
Christopher M. Frye on behalf of Debtor Andrew D. Harrison chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
Christopher M. Frye on behalf of Joint Debtor Nina R. Dibiase Harrison
chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.epiqsystems.com;rspclaw@gmail.com

TOTAL: 8